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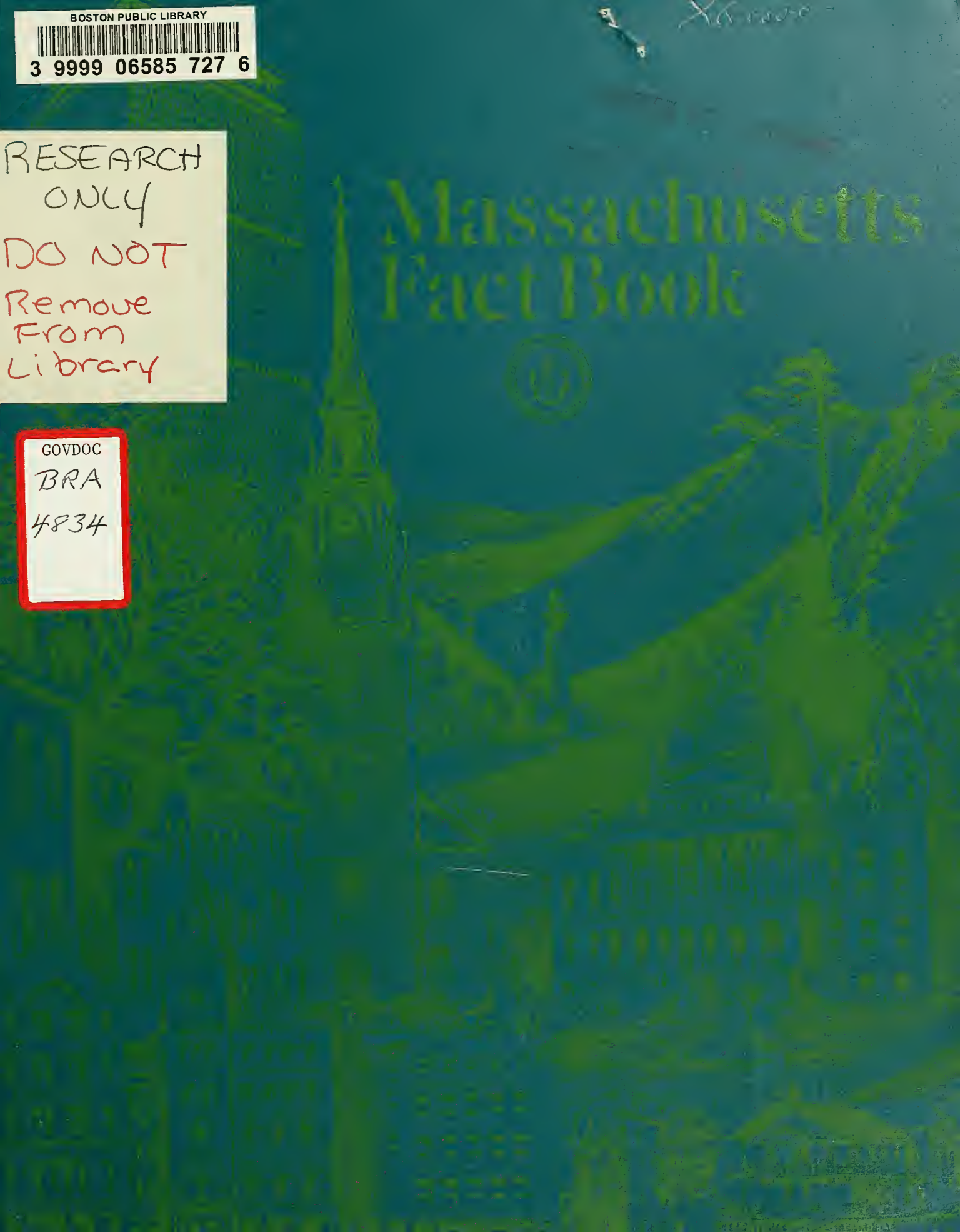
Massachusetts Fact Book



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As Governor of Massachusetts, I am proud to present you with our Fact Book.

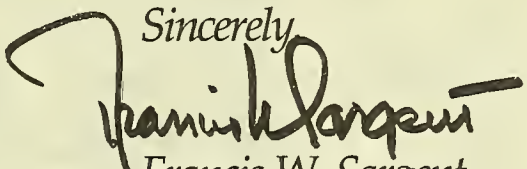
It represents a detailed account of our prosperous Commonwealth, its accomplishments and its promise for the future.

I sincerely believe that few states can offer such a compatible blend of human, material and natural resources. Our list of achievements is an indication of the opportunities that are so plentiful here. This analysis will help you determine whether or not Massachusetts is the best location for you. You may rest assured that every effort will be made on our behalf to assist you in any way possible.

There is, of course, an element of Massachusetts that can not be contained in our Fact Book. It is the warmth and friendliness of our state—its people, its towns, its historic landmarks. There are few states that can rival it for livability. It is something you must experience for yourself.

So I extend a warm invitation to you and your associates to visit us soon.

Sincerely,



Francis W. Sargent

Publication of This Document Approved by Alfred C. Holland, State Purchasing Agent
5M-12-70-048477 Estimated Cost Per Copy: $0.44

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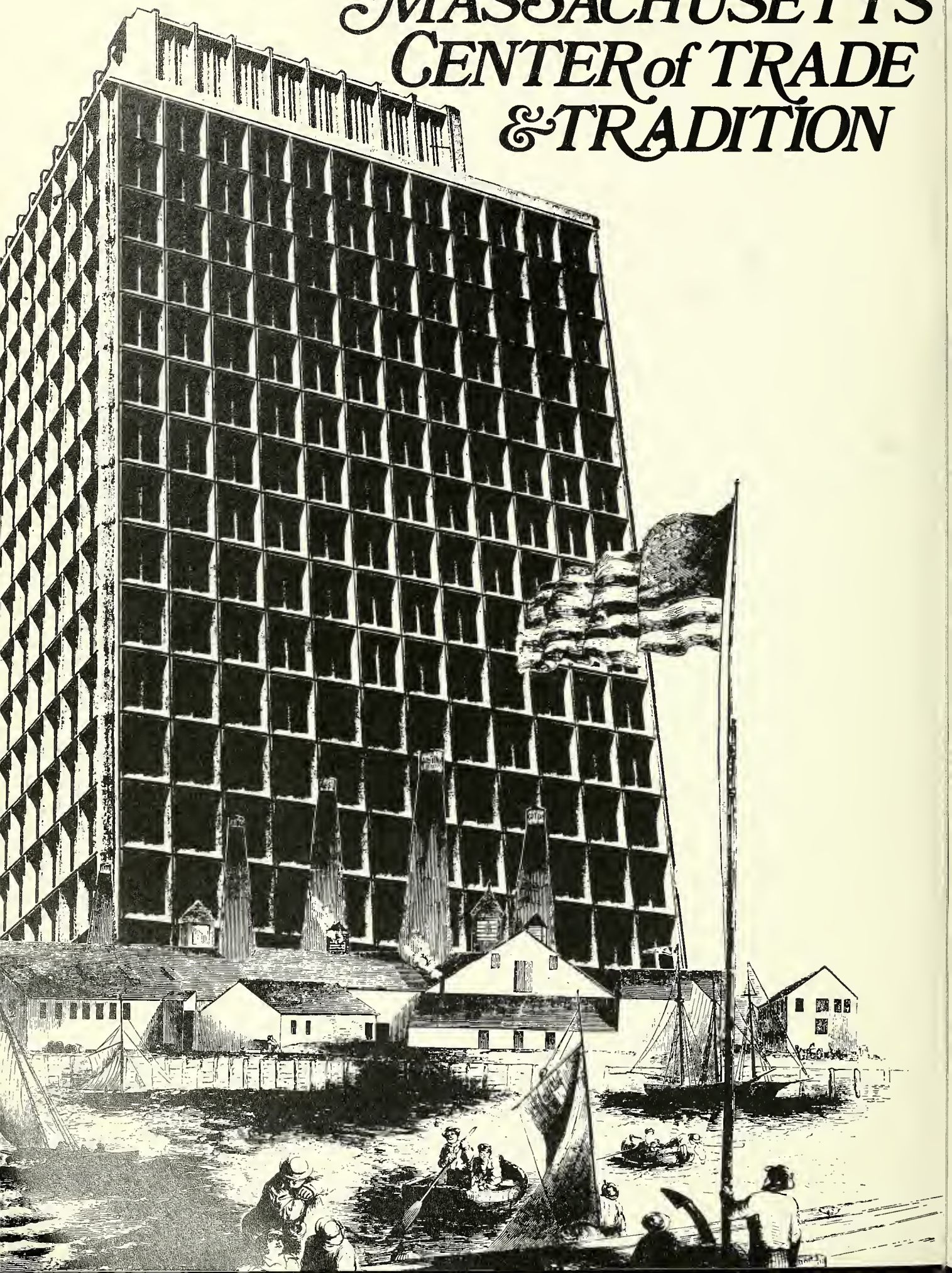
MASSACHUSETTS CENTER of TRADE & TRADITION



Massachusetts—the center of industry, trade and tradition. It represents an exciting panorama of 20th Century America—at the same time reflecting the rich heritage that established it as a leader in Colonial times. The past and present have blended here to form an environment that is unique; an environment which draws on its treasured past and its modern facilities in order to create an atmosphere that is conducive to 20th Century business and industry—and to comfortable contemporary living.

The following pages present a detailed profile of Massachusetts—and a study in progress. Progress that has earned for our state the enviable title of "Nucleus of the Northeast."

It is a title that is justified; for the area within a radius of 500 miles represents: 28.9% of the U.S. population; 34.9% of U.S. industrial salaries and wages; 36.7% of U.S. manufacturing plants; 29.5% of U.S. retail sales; 42.9% of U.S. income taxes; 32.0% of U.S. time deposits; 62.3% of the Canadian population; 83.2% of Canadian industrial wages and salaries; 70.7% of Canadian factories; and 62.3% of Canadian retail sales.

Commercial and industrial progress in the Bay State can be measured by an impressive list of economic achievements:

For educational and research facilities, few states can equal the 124 institutions of higher learning in our state. In engineering degrees alone, Massachusetts ranked fifth in Ph.D.'s granted (203), third in Masters (1,115) and fifth in B.S.'s (2,081) in 1968. Our colleges and universities have long been a prime source of highly skilled personnel for Massachusetts as well as the rest of the country.

Nine hundred and thirty-one industrial research laboratories, employing 31,000 scientists, are now situated in Massachusetts. They represent industries that are many and varied: apparel (1,009), printing and publishing (1,226), machinery (1,422), fabricated metals (1,035), foods (781), leather (561), textiles (438), chemical (417), furniture and fixtures (384), lumber and wood (347), electrical machinery (572), paper (339) and primary metal firms (252). Other areas of major importance include shoe manufacturing (2nd in output in the U.S. 1968) and electrical machinery (employing 100,262 people in 1968).

They're all part of a complex and growing Massachusetts that takes its place along with the other busy industrial states, and now ranks 10th in manufacturing employment (1968 average: 690,400) and 10th in value added by manufacture (8,630,000,000 in 1967).

Interesting to note is that industries in Massachusetts have found it profitable to expand within the Commonwealth and, in fact, accounted for approximately 85 percent of the industrial growth.

Our diversity favors a host of industrial pursuits, while our labor force (that ranks 2nd in labor stability in the U.S.) is an inviting factor to large and small concerns alike. All contribute to a per capita income ($3,835) that is well above the national average.

A vast transportation network links everything together; from the modern Massachusetts Turnpike to the world-famous Route 128—site of 729 new or expanded firms. Interstate Routes 495 and 91 will experience similar growth based on recent commitments by major firms. In addition, Logan Airport (8th busiest in the world) connects the Bay State to all points on the globe.

All this within an area that encompasses 8,093 square miles (0.2% of the national area) and 5,567,000 people (tenth among the states).

Recreational opportunities abound—from the glistening waters of Cape Cod to the Berkshire Hills that lure thousands of vacationers each year! Cultural activities beckon the poet, the painter, the musician—and are reflective of Massachusetts' emphasis on education that has fostered its highly regarded school systems.

Housing varies—from charming traditional to high rise modern—with shopping centers, theaters, schools and churches a vital part of each community. The seasons allow for diversified activity—and set the stage for a quality living environment that few regions can rival.

In short, Massachusetts has much to offer you, your business and your family. We realize, however, that it may not suit your exact specifications as an industrial or business location. And this is indeed understandable—since no area will fill every requirement. But we do urge you to investigate thoroughly the opportunities in our Commonwealth. You will have profited in discovering, at the very least, a scenic vacation land. Not to mention a dynamic industrial state—by which you can more accurately measure other areas.

A study of its population reveals much about an area. A breakdown of census figures provides an insight into our success as an industrial state. Sixty-three per cent of the total population are 21 years old or over. Almost half of those 25 years old or older are high school graduates – or have gone on to further study.

That Massachusetts is indeed a land of opportunity is reflected in the number and mixture of its foreign stock: 26.6% Canadian, 15.1% Italian, 13.4% Irish, 9.4% United Kingdom, and 6.7% Polish – 2,058,309 in all.

A political cross-section of the state reveals 2,591,051 registered voters. Of these, 43.1% are Democrats, 21.5% are Republicans, and 35.4% are Independent voters.

Contributing to Massachusetts' status as an industrial leader is its vital labor force. Of the 3,740,142 persons 14 and over, 55.8% were in the civilian labor force. Of these, 63.9% were males and 36.1% were females. For the employer, the labor force is centralized, with the bulk of the population situated in urbanized areas. Our state's progressive educational system promises a talented and adaptable work force for the future.

The vast majority of Massachusetts' work force is engaged in industrial and business-related occupations. The following is a breakdown of full-time employees in major non-agricultural industry groups in Massachusetts for the month of September in the years 1967-1969.

NUMBER OF PEOPLE

Year	Number	Ratio to 1930 Mass.	N.E.	U.S.
1910	3,366,416	79.2%	80.2%	74.9%
1920	3,852,356	90.7	90.6	86.1
1930	4,249,614	100.0	100.0	100.0
1940	4,316,721	101.6	103.3	107.3
1945	4,493,281	105.7	101.9*	108.3*
1950	4,690,514	110.4	114.1	122.8
1955	4,837,645	113.8	118.6*	134.0*
1960	5,149,834	121.2	128.7	145.6
1965	5,295,281	124.6	136.7*	157.3*

INCOMES OF FAMILIES, 1960

	Mass.	N.E.	U.S.
Incomes under $3,000	12.4%	13.6%	21.4%
From $3,000-$5,999	34.2	34.8	32.8
From $6,000-$9,999	36.4	35.3	30.8
$10,000 and over	17.0	16.3	15.1
Median Income	$6272	$6128	$5660

OCCUPATION, 1960

Group	Number	Percent of Total in Mass.	N.E.	U.S.
Prof., Tech. & Kindred	256,539	12.8%	12.1%	11.2%
Mgrs., Off., & Prop.	161,761	8.1	8.7	12.3
Clerical, etc.	325,690	16.3	15.3	14.4
Sales	146,372	7.3	7.0	7.2
Craftsmen, Foremen, etc.	279,196	14.0	14.6	13.5
Operatives	436,010	21.8	22.4	18.4
Pvt. Hshld. Workers	27,824	1.4	1.7	2.7
Service Wkrs.	171,278	8.6	8.0	8.4
Laborers	78,804	3.9	4.6	7.0
Not Reported	116,838	5.8	5.6	4.9

AGE COMPOSITION, 1960

Age	Number	Percent of Total Mass.	N.E.	U.S.
Under 5	548,457	10.7%	10.8%	11.3%
5-13	860,529	16.7	17.1	18.2
14-19	433,785	8.4	8.5	8.9
14-over	3,739,592	72.6	72.1	70.4
21-over	3,245,066	63.0	62.4	60.3
65-over	571,609	11.1	10.7	9.2
Median Age		32.1	31.6	29.5

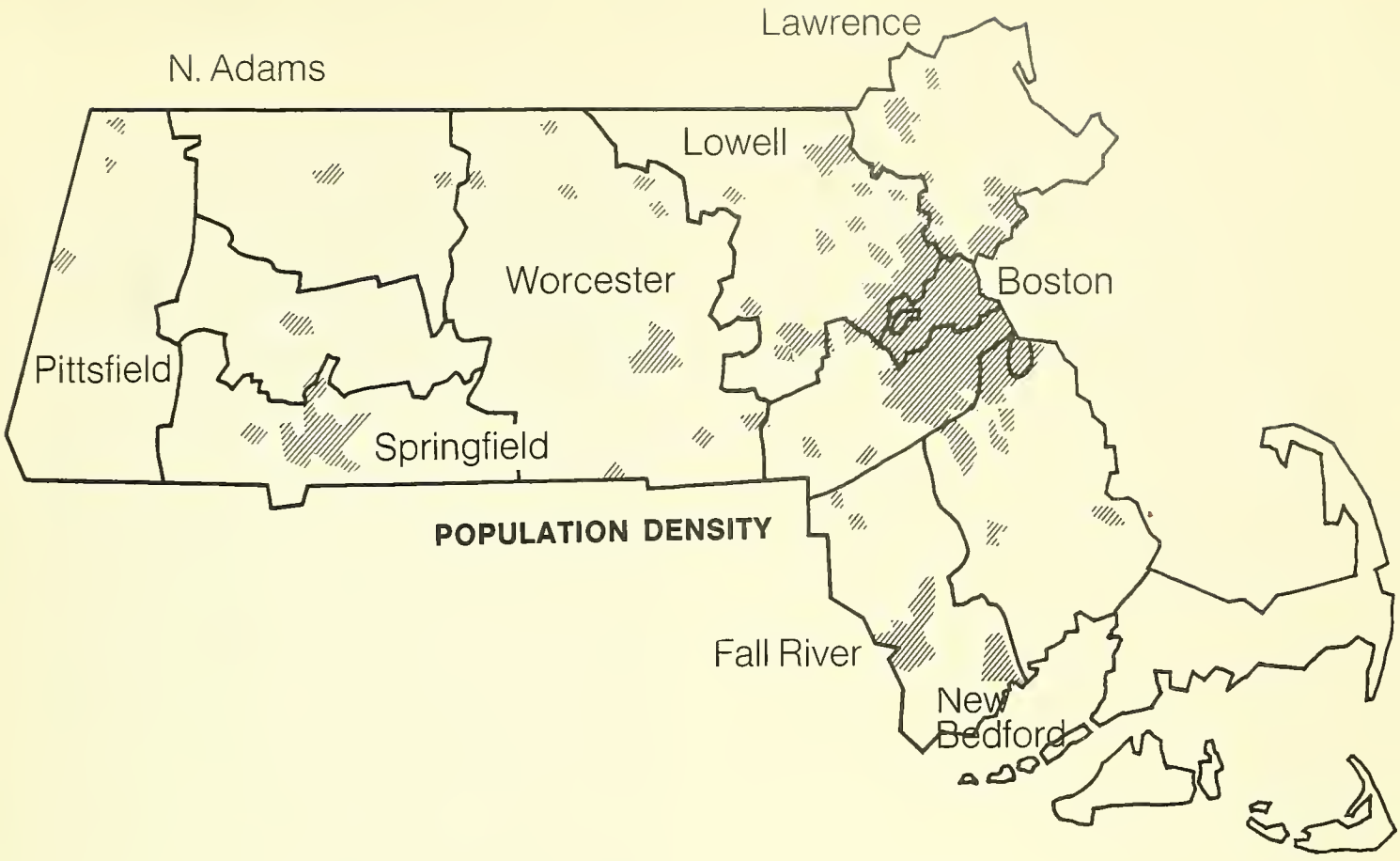
RACIAL DATA, 1960

	Number	Percent of Total Mass.	N.E.	U.S.
White	5,023,144	97.5%	97.5%	88.6%
Negro	111,842	2.2	2.3	10.5
Other	13,592	.3	.2	.9
Foreign Stock	2,058,309	40.0	36.8	19.0
Foreign Born	576,452	11.2	10.1	5.4

EDUCATION (persons 25 years old & over)

Median No. of School yrs. completed	11.6	11.2	10.6
Completing less than 5 grades	6.0%	5.9%	8.4%
Completing High School or more	47.0%	44.6%	41.1%

POPULATION


Lawrence
N. Adams
Lowell
Worcester
Boston
Pittsfield
Springfield
POPULATION DENSITY
Fall River
New Bedford

LABOR & WAGES

The Massachusetts labor force, besides being versatile and talented, is extremely stable. Only one other industrial state ranks ahead of the Bay State in labor stability. Through the period of 1954-1968 Massachusetts lost only 15.5 man days per 10,000 man days available. Other states (including those in the Northeast), despite a lower percentage of manufacturing employees and a lower total number of manufacturing employees, cannot boast of such a dependable and consistent work force. Major firms have found the productivity per worker in Massachusetts is equal to or greater than that in other industrial areas.

Such stability is understandable in light of the favorable hourly and weekly wage rates for men and women in Massachusetts. In many categories, salaries are lower than in other industrial areas; this is due in large part to a greater availability of technically trained personnel and a vast and adaptable work force.

With a population of 3,245,066 twenty-one years of age and older—and a median of 11.6 years of school completed (well above the national average), the work force shows every sign of continued stability.

Still another factor contributing to labor stability is the atmosphere of cooperation that exists between management and the local and state governments. The present status of Massachusetts' industry today reflects this climate of cooperation; a climate which will play a key role in the continuing growth of the state's economy.

MANUFACTURING EMPLOYMENT AND PAYROLLS

Group	No. of Firms	1968 Annual Payroll	Avg. 1968 Employees
Ordnance and Accessories	20	$188,733,109	22,423
Food & Kindred Prod.	781	248,777,571	38,296
Tobacco Mfg.	9	1,692,073	338
Textile Mill Prod.	438	217,023,615	36,066
Apparel & other fin. goods	1,009	248,573,371	54,194
Lumber & Wood Prod.	347	29,633,472	5,106
Furniture & Fixtures	384	64,756,350	10,963
Paper & Allied Prod.	339	264,202,859	36,992
Printing, Publishing & Allied	1,226	301,271,149	43,216
Chemicals & Allied	417	154,411,553	18,199
Prod. of Petroleum & Coal	30	6,633,854	797
Rubber Products	379	240,962,345	37,249
Leather & Leather Prod.	561	240,699,211	45,242
Stone, Clay & Glass Prod.	287	98,833,660	12,306
Primary Metal Industries	252	167,522,173	22,254
Fabr. Metal Products	1,035	306,785,355	42,640
Machinery (ex. electrical)	1,422	625,476,415	76,673
Electrical Machinery	572	726,922,259	100,262
Transportation Equipment	137	239,602,078	27,750
Prof., Scient. & Controlling Inst. Photo., & Optical Goods – Watches & Clocks	237	243,444,231	30,385
Miscellaneous Mfg. Inc.	498	171,862,857	28,147

MASSACHUSETTS EMPLOYMENT (Major Industrial Groups)

	(In Thousands)		
	1967	1968	1969
Contract Construction	95.3	103.1	101.4
Manufacturing	601.0	687.8	680.9
Transportation & Public Utilities	109.9	112.1	117.5
Wholesale & Retail	441.6	469.1	476.9
Finance, Insurance & Real Estate	114.1	120.9	126.2
Service & Miscellaneous	407.3	443.2	462.9

HOURLY RATE IN DOLLARS

	LABORER	MACHINE TOOL OPERATOR	TOOL & DIE MAKER	ASSEMBLER	WELDER	INSPECTOR
BOSTON	**3.44**	**2.62**	**3.88**	**3.47**	**3.21**	**3.42**
Newark	3.57	2.75	4.11	3.55	3.72	3.48
New York City	3.55	2.38	4.03	3.51	3.69	3.52
Philadelphia	3.51	2.53	4.00	3.24	3.55	3.42
Baltimore	3.54	2.34	3.75	3.63	3.50	3.60
Dallas	2.65	2.16	3.58	2.92	2.98	3.34
Chicago	3.84	2.77	4.37	2.77	3.75	3.74
Detroit	4.20	3.28	4.82	4.39	3.92	4.09
San Francisco	4.40	3.21	5.12	4.21	4.17	4.54

WEEKLY RATE IN DOLLARS

	FILE CLERK	ACCOUNTING CLERK	TYPIST	BILLING MACHINE OPERATOR	STENOGRAPHER	COMPTOMETER OPERATOR
BOSTON	**96.50**	**114.00**	**96.50**	**92.00**	**100.50**	**94.50**
Newark	93.50	114.50	93.50	94.50	97.50	101.50
New York City	104.00	120.00	102.50	105.00	104.50	105.00
Philadelphia	96.00	109.50	93.50	96.00	92.00	89.00
Baltimore	96.00	111.50	92.00	83.00	93.50	90.50
Dallas	89.00	105.50	87.00	90.50	94.00	89.50
Chicago	98.50	121.50	102.00	110.00	106.50	104.50
Detroit	109.50	132.50	114.00	106.00	106.50	111.00
San Francisco	100.00	122.00	98.50	103.50	100.50	113.50

TRANSP

Massachusetts owes much of its prosperity to its well coordinated transportation system. A vast network of highways, railroads, airways and a bustling port are responsible for the efficient flow of goods as well as people.

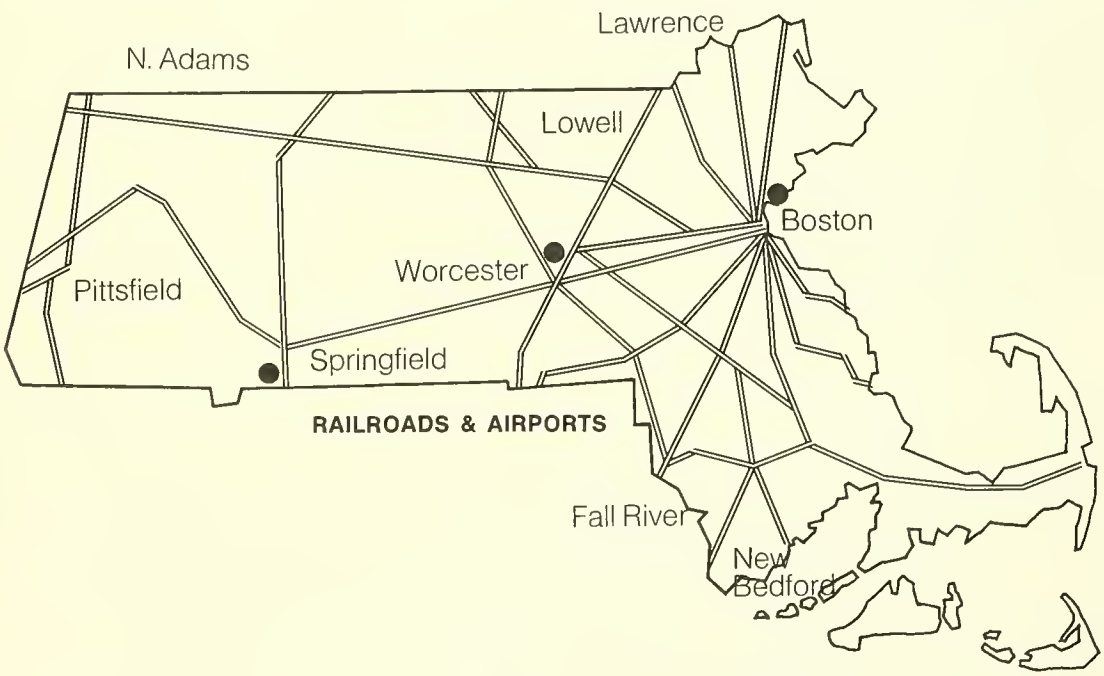
The state, spanning approximately 200 miles from east to west and some 100 miles north to south, is crisscrossed by a complex of expressways, highways, state and interstate routes. All major arteries (Rte. 128, Mass. Turnpike, Rte. 495) are readily accessible from Boston and the surrounding industrial areas. Additional roads and highways are presently planned to accommodate predicted economic growth and population expansion.

The railroad system stems from the major rail yards in Boston and its hundreds of miles of track are tied in with other major systems in New England, the Northeast, and the entire country.

Freight operations have been planned to facilitate the heavy traffic in all busy areas; railroad sidings are adjacent to key industrial sites throughout the state. This provides for adequate transportation of raw materials as well as finished products on a year-round basis. As a result of a 1963 U.S. Supreme Court decision, Massachusetts is in a competitive position with all eastern coastal states.

Logan Airport provides interstate and international shipping facilities for Massachusetts manufacturers and a fast and convenient means of transportation for its businessmen and their families.

The busy air terminal (eighth busiest in the world) sits only two miles (a ten-minute drive) from Boston's business center. Eighteen airlines and two airfreight companies are presently operating out of Logan. Each week witnesses an average of well over 3,000 domestic and 200 international flights.



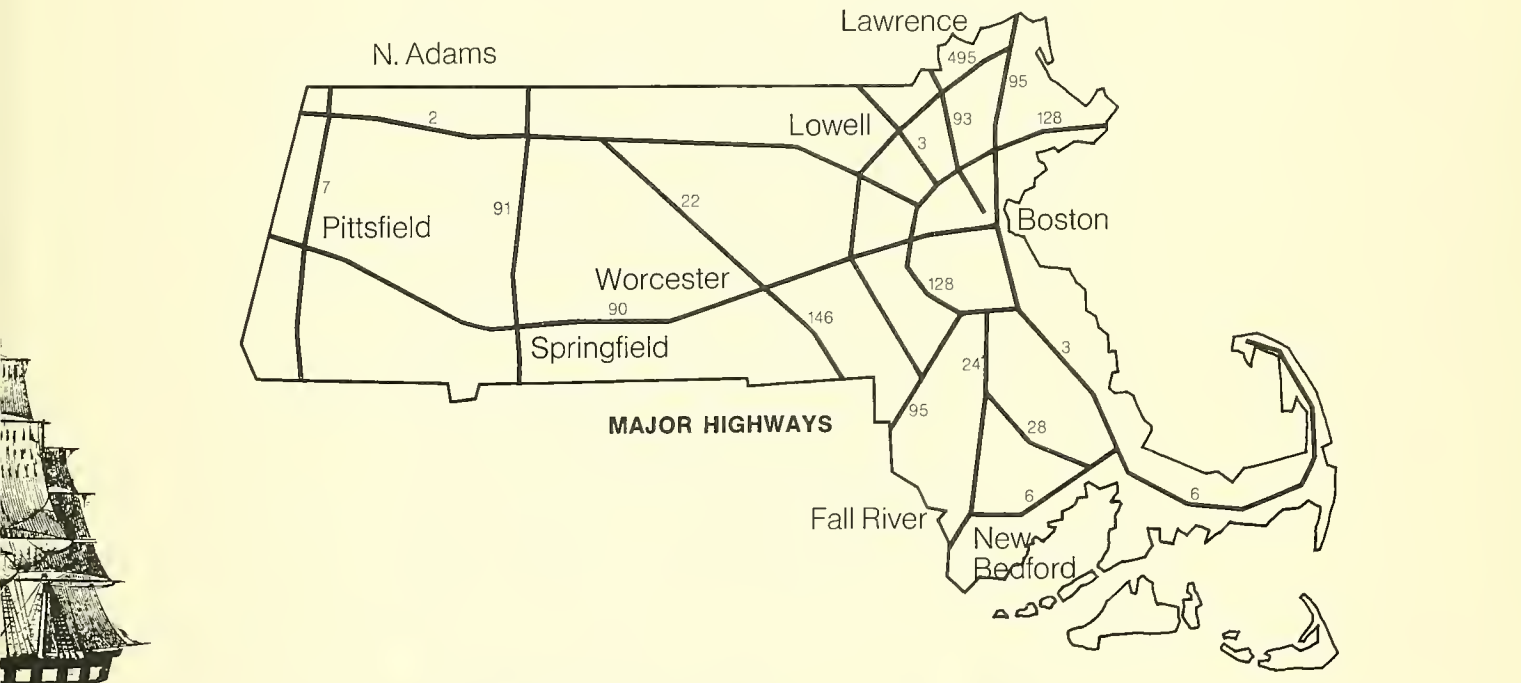
ORTATION

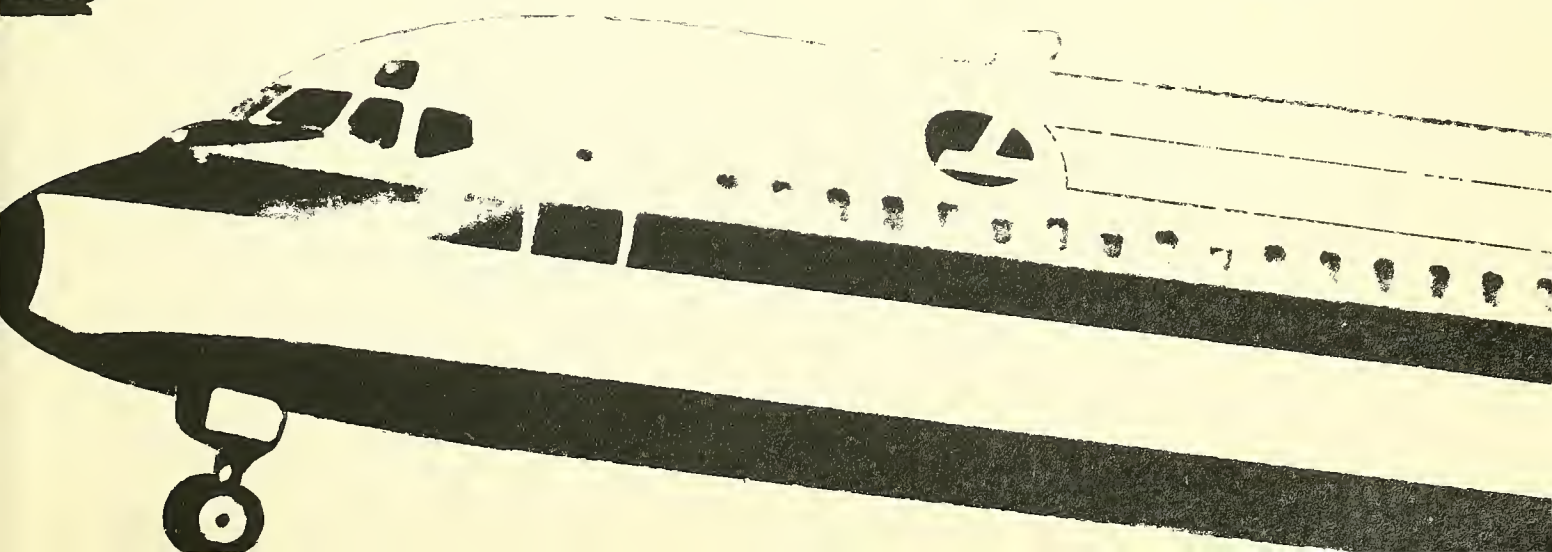
Logan's 2000 acres are not the only air transport facilities in the state. Bradley Field, a second international airport, services Springfield and other Western Massachusetts municipalities. Although smaller in size than Logan, Bradley offers complete facilities and serves as an ideal terminal for business and other travellers who are not immediately accessible to the Boston area.

The Port of Boston represents still another major shipping facility for commercial business in Massachusetts and New England, and is one of the ranking ports in the United States. It provides regular general intercoastal and foreign cargo service to other major marketing areas. Its long standing status as a major port makes possible its sophisticated Customs operations as well as numerous brokerage houses and commodity brokers to assist in the efficient flow of goods.

The location is ideal; Boston's Port is hours closer to Europe and the lucrative Common Market. The Port, located just minutes from busy downtown Boston, accommodates an increasing flow of international traffic. It is an active and important port; and one that has come a long way since the days when proud Clipper Ships forged shipping routes to the corners of the globe.

Transportation facilities are a matter of great concern in Massachusetts—and they play a major role in shaping the Bay State's leadership status among industrial states. Such concern also reflects the responsible and realistic attitude its citizenry assumes towards the well-being of its population and the stability of its economy.





Since early times Massachusetts has been concerned with providing energy to power its industries.

Its ample rivers and streams powered the first textile mills. With later technical advances, the source of power progressed to fossil and nuclear plants to service the constantly expanding industrial complex and population growths. However, even today, water plays a prominent part in the Massachusetts economy. The increasing demands of industry for water to be used in processing and cooling are being met in all parts of the Commonwealth. The rainfall in Massachusetts averages 43 inches annually and may vary from 60 inches to 30 inches in a dry year (still well above the national average of 23 inches). Much of this precipitation is contained in some 254 square miles of water surface, which includes approximately 1,215 great ponds (a natural pond with an area of more than 10 acres). Still some forty to fifty percent of the rainfall returns to the sea.

It should be pointed out that resulting rainfall from Vermont and New Hampshire continually flows in and through the state, mainly in the Connecticut and Merrimack river basins.

Today a concerted effort is being programmed at state and local levels to insure that future water supplies will continue to supply the needs of its citizens and industry.

Current with the above, Massachusetts is working with both Federal and local efforts to insure that all its streams and bodies of water will meet the enacted standards for water purity.

Electric Power:

The availability of electric power for industrial uses is constant throughout the state and is provided through both private and municipal power plants. The majority of the forty-seven municipal plants mainly service residential communities.

Fossil fuel predominates in producing the state's electric power, however, one nuclear plant is already in operation in Rowe, with another in construction in Plymouth.

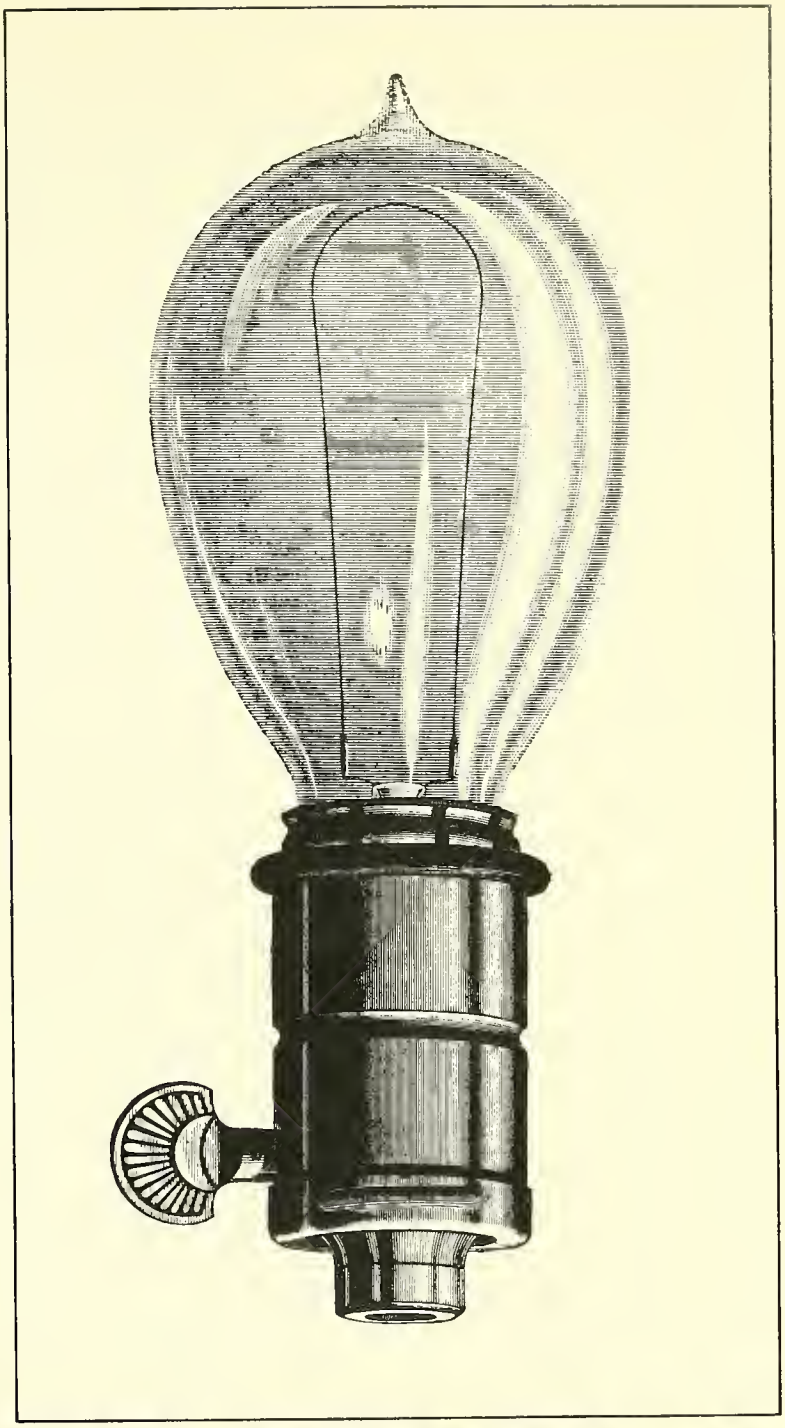
Gas:

Natural gas is available in all the densely populated and industrialized areas of the Bay State. Of the 29 companies supplying the state, 3 are municipal owned.

Natural gas transmission lines are provided by the Tennessee and Algonquin Gas Transmission System.

The Department of Commerce and Development will, on request, provide further data on any aspect of the above.

The Commonwealth, as a major industrial state, is well aware of the growing future needs of industry and as in the past will continue to provide the energy and water reserves required.



UTILITIES

The Massachusetts tax program places the Commonwealth in an excellent position compared to other states. Not only are taxes in Massachusetts more favorable than many industrial states but the reasonable tax program, combined with other outstanding advantages constitutes an industrial climate conducive to economic growth and expansion and has been responsible for the noteworthy progress Massachusetts has achieved in recent years.

In the past, there have been widespread misconceptions concerning the Massachusetts tax program. The complicated method of computation, now eliminated under the new program, made it appear that taxes were high whereas actual case studies reveal that total state and local taxes imposed on manufacturing firms in Massachusetts were comparatively low and the Bay State was, in reality, an excellent location for progressive industry.

Among the major tax advantages available to industry are the following;

1. Machinery used in manufacturing and inventories (finished products goods in process and supplies) are exempt from local property taxes.
2. A five (5) year tax exemption on investment in machinery and equipment having a useful life of eight (8) years or more and situated in Massachusetts.

This fact was recognized by many corporations which found, upon investigation, that it was good business to establish a plant in Massachusetts. Taxes were not only reasonable, they discovered, but Massachusetts was growing, its economy was becoming more diversified and its reputation for achievement in research was enhancing progress.

Although Massachusetts was the eighth wealthiest state in terms of per capita personal income in 1968, state taxes per capita as a percentage of per capita personal income, which evaluates taxes in relation to the average citizen's ability to bear them, are less in Massachusetts than in 37 other States.

Massachusetts does not have taxes disguised as fees. Massachusetts taxes are direct rather than hidden, simplified rather than complex, and reasonable with regard to a citizen's ability to pay.

Massachusetts State Taxes

Limited Sales & Use Tax
3% on all retail sales of tangible goods totaling over 18¢. Exempted items include food, fuel for heating, utilities and telephone, clothing and footwear, prescription medicines, publications for education and nonprofit organizations, livestock and poultry, animal foods, fertilizer and certain machinery. Also exempt because of separate excise taxes are fuels for motor vehicles and aircraft, restaurant meals, cigarettes and alcoholic beverages.

Business or Manufacturing Corporations
8.55% (Income Measures) and
$7.98 per $1000 (Property Measure).
$100 Minimum

Domestic and Foreign Corporation engaged exclusively in interstate commerce and not subject to the Corporation Excise Tax
4.56% of net income allocated to Massachusetts

Commercial Banks, Banking Associations, Trust Companies
11.4% (net income)

Savings & Cooperative Banks
Savings & Loan Associations
1% and 1/20th of 1% of deposits plus 14% surtax added to base tax.

Life Insurance Companies and Insurance Departments of Savings Banks & Casualty Companies
2.28% of gross premiums

Fire & Marine Insurance Companies
5.7% (on allocated profits)

Real Estate Transfer
$1.14 for 1st $100 to $500 of selling price
$1.14 for each additional $500 or fraction thereof

Inheritance
1.8% to 19.3% plus 14% surtax added to base tax. Based upon classes of beneficiaries determined by relationship to the deceased

Personal Income
Exemption of $2000 for single persons; $2600 for married persons; $600 for each dependent, and an additional $600 for any taxpayer age 65 or over. Also a $2000 exemption for combat zone servicemen.
4% on Employment or Business
8% on Gains from Sales of Intangibles
8% on Interest and Dividends
2% on Annuities

Room Occupancy
5.7% of total amount of rent for each occupancy

Meal Tax
5.7% based on taxable charge of $1.00 or more

Alcoholic Beverages and Alcohol Excise
Malt beverages, $2.736 per barrel (31 gals.); Cider 0.0228 per wine gallon; Still wine (including vermouth), 0.456 per wine gallon; Sparkling Wines and Champagne 0.57 per wine gallon; All alcoholic beverages containing 24% or less alcohol 0.912 per wine gallon; beverages containing between 24% and 50% of alcohol $3.363 per wine gallon; beverages containing more than 50% of alcohol $3.363 per proof gallon. Alcohol in one wine gallon or less container $2.95 per proof gallon.

Alcoholic Beverages Receipt
½ of 1% of gross receipts of alcoholic beverage sales

Cigarettes
12¢ per 20 package

Gasoline
6½¢ per gallon

Employment Security Contribution
8 schedules with rates ranging from 0.5 to 4.1.
(Present schedule is B—0.7 to 3.5%)
On first $3600 wages of covered worker.

Public Utilities
5.7% (net income and allocated net income of intrastate companies)

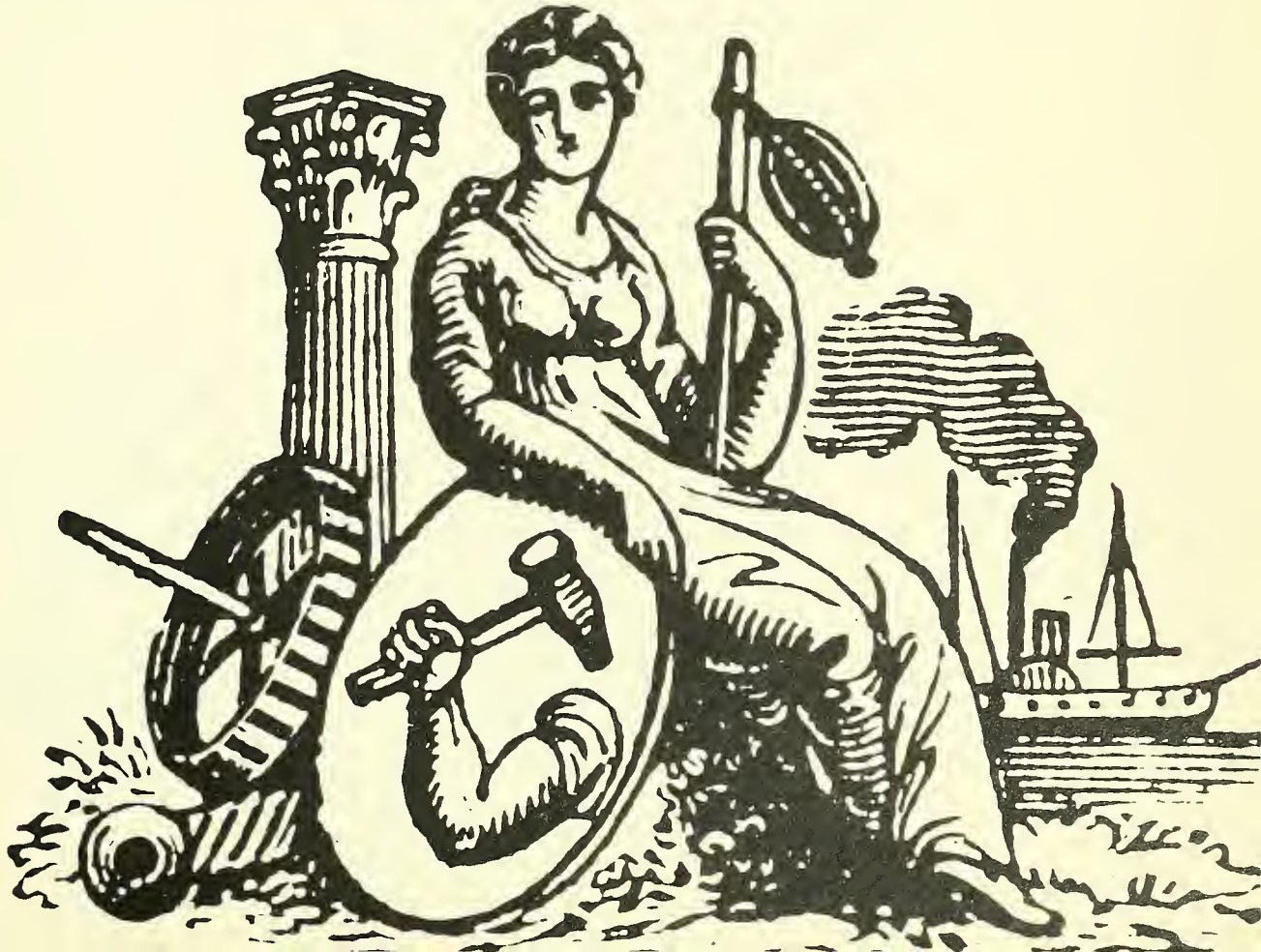
Local Property Taxes

General Property
The local tax rate is determined by each municipality and approved by the State Tax Commission. Increasingly, assessment is based on full and fair cash value (with the tax rate adjusted proportionately).

In some few municipalities, the assessment ratio is still determined, independently, by local assessors.

Motor Vehicle Excise
$66. per $1,000 of value. Starts with 90% of mfgs. list price 1st year, 70% in 2nd year, 50% in 3rd year, 30% in 4th year, 10% in 5th year and all subsequent years.

TAXES



The variety of research and development activities in the Bay State is a testimony to Massachusetts' leadership in today's modern, complex world. The application of scientific research, in the development of resources and the resolution of industrial problems, has played an increasingly important role in the state's economic diversity and growth.

Industrial research laboratories, in themselves a story of progress, now employ over 31,000 scientists, engineers and technicians in 931 facilities in Massachusetts. These facilities are concentrated primarily in the major educational and industrial centers throughout the state.

With such advantages, dramatic advances and highly productive technical innovations throughout the years have been a common phenomenon in Massachusetts: recording temperatures in the Gemini shield in excess of 5000°F; forcing molten bubbles into a die to produce a wide range of hollow products; measuring and defining sound in a multitude of air, land and sea objects as a component of a complex surveillance system; and highly productive explorations in the world of optics. Such projects have resulted in substantial economic and technical benefits both for Massachusetts and the nation.

Massachusetts is also the home of one of the world's oldest, largest and most diversified contract research and management consulting companies.

Arthur D. Little Company, with services ranging from basic and applied research in the physical and biological sciences, to the formulation and implementation of economic development programs, has long been a trademark of Massachusetts' technical ingenuity and developmental skills. RCA's Marlboro facility is credited with the development of critical cores for the computer industry. And Tyco of Waltham is developing fuel cells and high energy batteries—essential for extended Apollo flights. Other major firms engaged in research efforts to produce new devices, techniques and materials for industry are: the Raytheon Company (in eight cities); General Electric (in Pittsfield, Lynn and other locales); Avco (in Everett, Wilmington and Lowell); and Sperry Rand (in Sudbury).

The scientific and technical excellence of the area's people and schools are chiefly responsible for the achievements in research and development for which the Bay State is noted. Research and development is perhaps the largest single industry in the Boston-Cambridge area—which also boasts the greatest concentration of educational facilities to be found anywhere in the world.

The fascinating and rapidly growing field of electronic data processing ranks high on the list of Massachusetts contributions to business, science and engineering. From the evolution of the computer, to the first automatic digital device completed at Harvard University in 1944, to the complex electronic marvels of today—Massachusetts has played a key role in the development of this industry. Such pioneering efforts in this field have lured many leading data processing firms to the Bay State.

Honeywell, with headquarters in Wellesley and plants throughout the state, has become one of the world's leading computer manufacturers. Computron of Waltham, Analex of Boston, Itek of Lexington, and Digital Equipment Corporation, with offices in Maynard and Westfield, are among the other leading manufacturers of computer accessories who can provide automated techniques for every task—from baking a cake to guiding an Apollo missile.

There are few areas of technological inquiry not covered by Massachusetts' vast research and development complex. The world of ocean science, now the subject of intensive study, has long been an active and ever-expanding pursuit in Massachusetts.

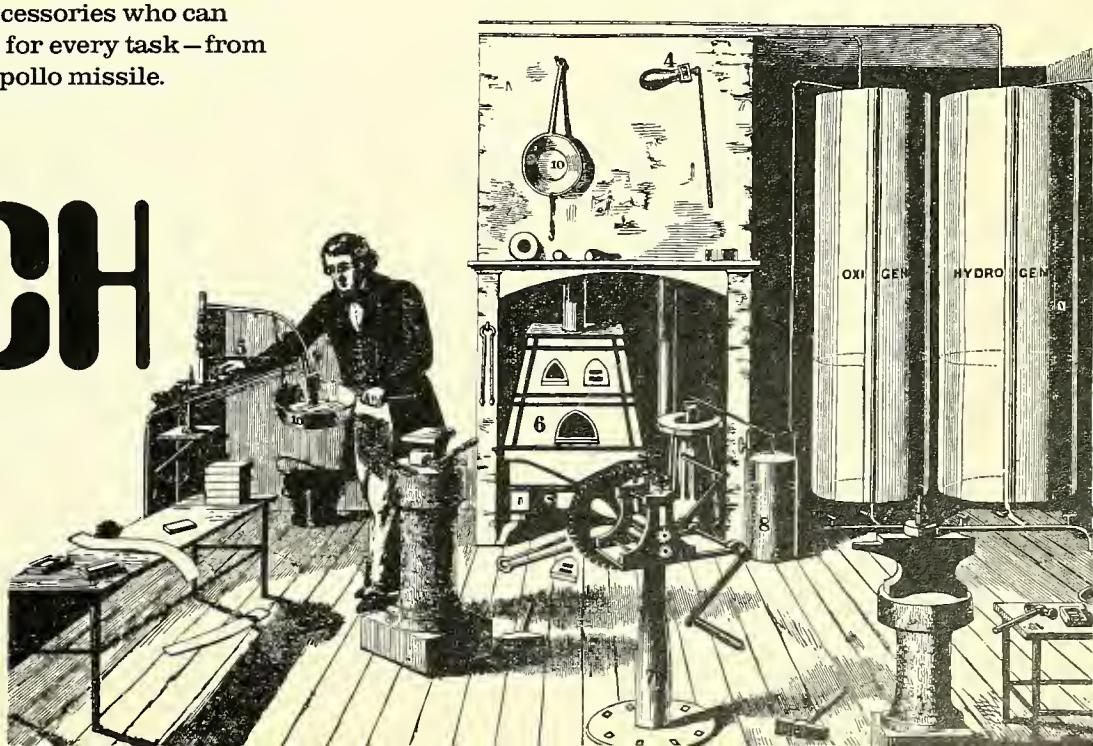
Woods Hole, a tiny community on the southern shore of Cape Cod, has an unparalleled concentration of marine research facilities, which, since 1883, have been exploring the enchanting complexities of undersea life. Scientists from every corner of the globe gather at this famous center to engage in research, instruction and discussions. The renowned Marine Biological Laboratory is the site of continuous scientific activity, and comprises an important portion of the Woods Hole Oceanographic complex. The Woods Hole Oceanographic Institution was founded in 1930 at the recommendation of the National Academy of Sciences.

As a result of the development of this noted complex, an impressive ocean-oriented industry has become firmly established in Massachusetts.

More than 75 companies in the Bay State are engaged directly in the manufacture, research or development of oceanographic products and services. Oceanography holds great promise as a source of supply for many of man's future needs—and represents still another field which reflects the innovative and creative environment that Massachusetts offers to the technical and scientific community.

Massachusetts continues to set a rapid pace in the area of research and development. New challenges are recognized—and met—every day. And more and more progressive firms are realizing every day the unparalleled opportunity that exists for them in Massachusetts.

SEARCH



Massachusetts assumes a prominent position as a pioneer and leader in the field of education. Its contributions to learning and social advancement rival those of any state in the nation.

This proud tradition had its origins in 1634, when Boston Latin, the nation's first public school, opened its doors. Since then, Massachusetts has compiled a record of scholastic achievements that have played a major role in shaping America. Today, the colleges and universities of the Commonwealth continue to be a source of productive citizens for the nation as well as the world. Scholars flock by the thousands to the Bay State to realize their educational ambitions on the undergraduate levels.

In the greater Boston area alone, seven of the state's major universities enroll nearly 100,000 students each autumn. Of these, 1 out of 20 is a foreign student. These seven institutions grant over 10% of the nation's Master and Doctor Degrees each year. Massachusetts has always played a major role as a talent pool for civilian and government employees at every level.

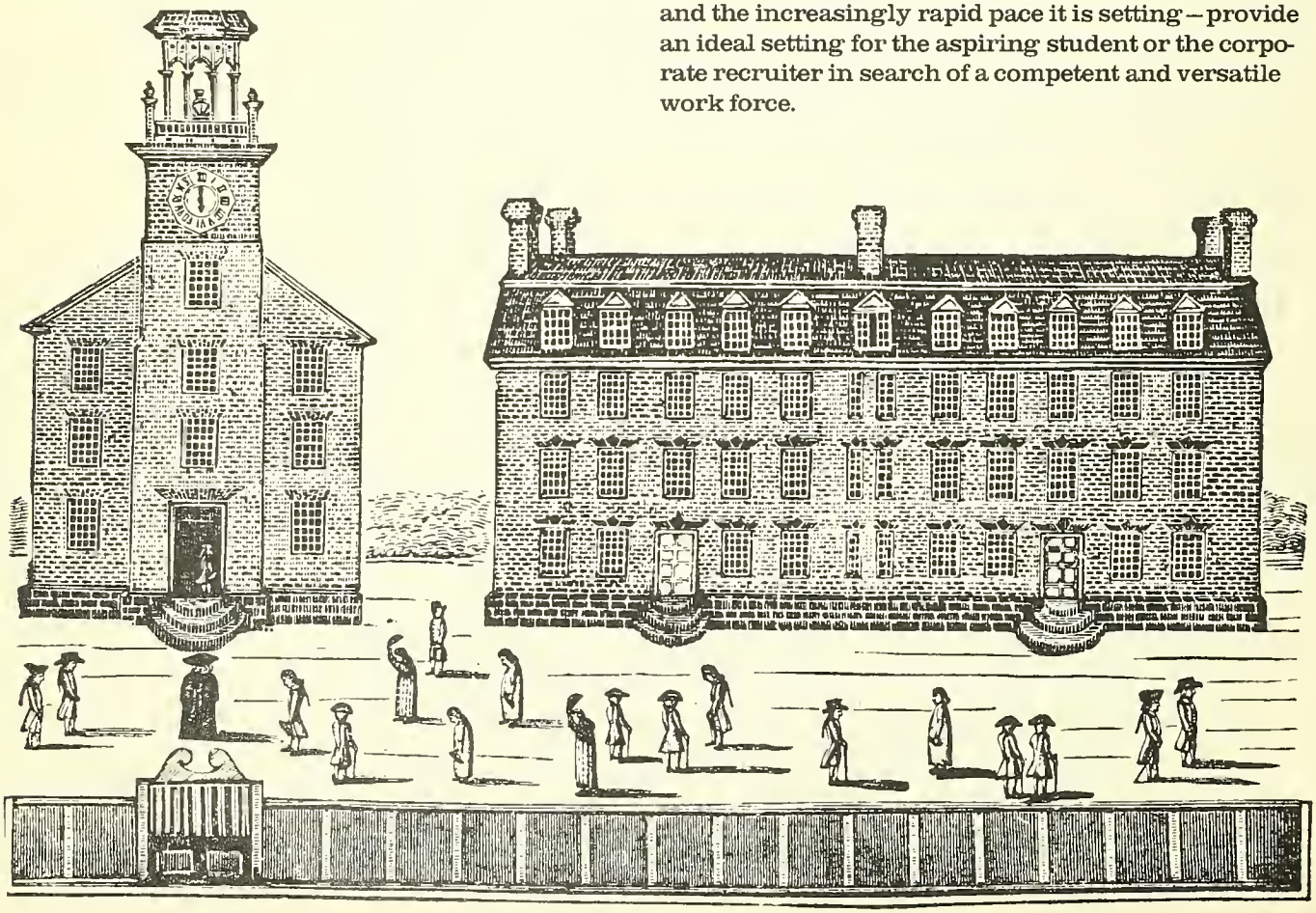
Its wealth of scientific, managerial and research talent has contributed immeasurably to our national efforts, from the World War I era right up to our present day space ventures.

This valuable human resource has been beneficial to the economic and social structure of Massachusetts, too. The multitude of excellent law schools, graduate schools and medical schools and hospitals has contributed to the state's unusually high percentage of professional people. This means better community facilities for all of the state's citizens.

On the undergraduate level, the state's facilities are equally as impressive. Besides the major universities in the greater Boston area, there are numerous smaller schools, junior colleges, and dozens of secretarial and accounting schools in the vicinity. Massachusetts' vast educational complex is by no means confined to the Boston area; the regions beyond the metropolis have their share of institutions of higher learning. Mount Holyoke (the first college for women in the U.S.) is typical of the type of high quality schools found throughout the state. Whether for men or women – whether in pursuit of science, the arts, business, medicine or law – Massachusetts is unequalled in the quality and quantity of its educational and research facilities. In all, the New England Association of Colleges and Secondary Schools has listed 54 accredited senior colleges and universities in the state. Including junior colleges, there are some 124 institutions of higher learning. Small wonder why Massachusetts can point with pride to its people as one of its major resources!

The primary and secondary school systems in Massachusetts are also among the finest in the country. Private secondary institutions form a proud part of the scholastic heritage of the state. The public school systems rank with the very finest, including several that have set standards for school systems across the nation. In addition, a state-wide system of highly productive vocational schools provide an excellent opportunity for students to learn a valuable trade, at the same time assuring the industrial community of a plentiful source of trained personnel.

Massachusetts' head start in the field of education – and the increasingly rapid pace it is setting – provide an ideal setting for the aspiring student or the corporate recruiter in search of a competent and versatile work force.



Institutions of Higher Learning

Massachusetts has 124 accepted institutions of higher learning. Listed alphabetically in order of degree offered they are:

Program leading to a Doctorate

Boston College	Chestnut Hill 02167
Boston University	Boston 02215
Brandeis University	Waltham 02154
Clark University	Worcester 01610
Harvard University	Cambridge 02138
Lowell Technological Institute	Lowell 01854
Mass. College of Pharmacy	Boston 02115
Mass. Institute of Technology	Cambridge 02139
Northeastern University	Boston 02115
Northeastern University-Burlington Campus	Burlington 01803
St. Stephens College	Dover 02030
Smith College	Northampton 01060
Springfield College	Springfield 01109
Tufts University	Medford 02155
University of Mass.	Amherst 01002
University of Mass. Boston	Boston 02116
Worcester Polytechnic Institute	Worcester 01609
Worcester Foundation for Experimental Biology	Shrewsbury 01545

Program leading to a Masters Degree

American International College	Springfield 01109
Amherst College	Amherst 01002
Andover Newton Theological School	Newton Centre 02159
Assumption College	Worcester 01609
Babson College	Babson Park 02157
Boston Conservatory of Music	Boston 02215
College of the Holy Cross	Worcester 01610
Emerson College	Boston 02116
Hebrew Teachers College	Brookline 02146
Lesley College	Cambridge 02138
Mount Holyoke College	So. Hadley 01075
New England Conservatory of Music	Boston 02115
St. John's Seminary	Brighton 02135
School of the Museum of Fine Arts	Boston 02115
Simmons College	Boston 02115
Southeastern Mass. Technological Institute	No. Dartmouth 02747
State College at Boston	Boston 02115
State College at Bridgewater	Bridgewater 02324
State College at Fitchburg	Fitchburg 01420
State College at North Adams	North Adams 01247
State College at Salem	Salem 01970
State College at Westfield	Westfield 01085
State College at Worcester	Worcester 01602
Suffolk University	Boston 02114
Wellesley College	Wellesley 02181
Western New England College	Springfield 01119
Wheelock College	Boston 02215
Williams College	Williamstown 01267

Program leading to a Bachelors degree

Anna Maria College for Women	Paxton 01612
Atlantic Union College	So. Lancaster 01561
Bentley College of Accounting and Finance	Waltham 02154
Berklee School of Music	Boston 02215
Berkshire Christian College	Lenox 01240
Cardinal Cushing College	Brookline 02146
College of our Lady of the Elms	Chicopee 01013
College of St. Joseph	Framingham 01701
College of the Sacred Hearts	Fall River 02720
Curry College	Milton 02186
Eastern Nazarene College	Quincy 02170
Emmanuel College	Boston 02115
Episcopal Theological School	Cambridge 02138
Gordon College	Wenham 01984
Hampden College of Pharmacy	Willimansett 01013
Hampshire College	Amherst 01002
Hellenic College	Brookline 02146
La Salette College and Seminary	Ipswich 01938
Marist College and Seminary	Framingham Ctr. 01701
Massachusetts College of Art	Boston 02215
Massachusetts College of Optometry	Boston 02116
Massachusetts Maritime Academy	Buzzards Bay 02532
Merrimack College	No. Andover 01845
Mount Alvernia College	Newton 02158
New England School of Law	Boston 02108
Newton College of the Sacred Heart	Newton 02159
Nichols College of Business Administration	Dudley 01570
Oblate College and Seminary	Natick 01760
Queen of Apostles College and Seminary	Dedham 02026
Radcliffe College	Cambridge 02138
Regina Coeli College	Fitchburg 01420
Regis College	Weston 02193
Regis College Framingham Campus	Framingham 01701
St. Columban's College and Seminary	Milton 02186
St. Hyacinth College and Seminary	Granby 01033
State College at Framingham	Framingham 01701
State College at Lowell	Lowell 01854
Stonehill College	No. Easton 02356
Wheaton College	Norton 02766

A two or three year program of College-level studies

Aquinas Junior College of Business	Milton 02186
Bay Path Junior College	Longmeadow 01106
Becker Junior College	Worcester 01609
Berkshire Community College	Pittsfield 01201
Bradford Junior College	Bradford 01830
Bristol Community College	Fall River 02722
Bryant Stratton Commercial School	Boston 02116
Burdett College	Boston 02116
Cambridge Junior College	Cambridge 02138
Cape Cod Community College	Hyannis 02601
Dean Junior College	Franklin 02038
Endicott Junior College	Beverly 01915
Fisher Junior College	Boston 02116
Forsyth School of Dental Hygienists	Boston 02115
Franklin Institute of Boston	Boston 02116
Garland Junior College	Boston 02115
Grahm Junior College	Boston 02215
Greenfield Community College	Greenfield 01301
Holyoke Community College	Holyoke 01040
Lasell Junior College	Auburndale 02166
Leicester Junior College	Leicester 01524
Massachusetts Bay Community College	Watertown 02172
Massasoit Community College	No. Abington 02351
Mount Ida Junior College	Newton Centre 02159
Mount Wachusett Community College	Gardner 01440
Newton Junior College	Newton 02158
North Shore Community College	Beverly 01915
Northampton Commercial College	Northampton 01061
Northern Essex Community College	Haverhill 01832
Perry Normal School, Inc.	Boston 02116
Pine Manor Junior College	Chestnut Hill 02167
Quincy Junior College	Quincy 02169
Quinsigamond Community College	Worcester 01605
Springfield Technical Community College	Springfield 01109
Stevens Business College	Fitchburg 01420
Wentworth Institute	Boston 02115
Worcester Industrial Technical Institute	Worcester 01605
Worcester Junior College	Worcester 01608

Degrees granted by cooperating universities

Swain School of Design	New Bedford 02740
Woods Hole Oceanographic Institute	Woods Hole 02540

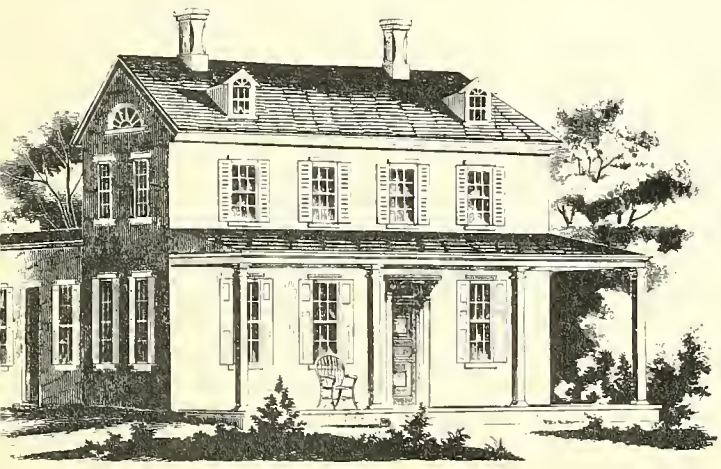
EDUCATION

Massachusetts boasts a quality living environment that parallels its industrial stability – combining a warm social atmosphere and a variable climate with comfortable housing conditions and availability of essential goods and services. Cultural attractions and recreational facilities – on a year-round basis – are many and diverse in the Bay State, and cater to virtually every form of leisure-time activity for the resident as well as the visitor.

The summer months beckon the young, the old, the sailor and the ocean bather alike, to a magnificent 2000 mile seacoast with acres of unspoiled beaches. Vacationers can take their choice: from storied Cape Cod, with its quaint resorts and popular beaches – to the rocky coast of Rockport, with its renowned Art Colony, delightful seafood restaurants and famed fishing grounds – to scenic central Massachusetts and the Berkshire Hills, abounding with 25,000 acres of water for fishing and sailing. Seeking a more relaxed atmosphere, many venture to remote areas: the storybook island of Martha's Vineyard; the quietude of hospitable Nantucket Island; or the stately seaport town of New Bedford, somewhat removed from the hectic pace of everyday life with its quiet waters and its famed Whaling Museum. Music lovers are attracted each summer to the concerts at Tanglewood's Music Shed and the Charles River Esplanade, while theatre fans witness summer productions at the Provincetown Playhouse on Cape Cod.

The change of seasons heralds many other recreational activities in Massachusetts.

The winter months provide a full season of snow – and the facilities for all the appropriate activities. Each year, top resorts welcome anxious skiers – novice and pro – to snowy slopes and cozy inns. (In addition, many of New England's other top ski areas are only a short drive from Massachusetts.) The recent popularity in "snowmobiles" has witnessed the opening of many snowmobile trails – with equipment available on a rental basis. Skating and tobogganing are as popular as ever in Massachusetts – and municipal areas or nearby residential ponds and hills provide adequate facilities for each community.



For those who have had their share of chills and spills, there are stimulating indoor activities, too. The Boston Symphony Orchestra performs regularly during the winter season. In the city of Boston, theatre goers can preview a selection of pre-Broadway plays. And for sports fans, the area comes alive with a full schedule of hockey and basketball – on the college and professional levels.

With such a flurry of activity, a sense of fulfillment is generated – and yet the full panorama of Massachusetts has only begun to unfold.

With spring, a whole new world awakens. The Public Garden in the center of Boston blossoms into full flowered beauty, as the timeless swan boats glide by – interrupted only by the crack of a baseball bat, as another season begins. The ritual of scenic drives through the beautiful Massachusetts countryside begins. The incomparable Boston Pops perform memorable concerts under the leadership of Arthur Fiedler. The state's many courses lure the avid golfer from his busy business schedule.

Spring is the perfect time, too, to discover the historic sites and landmarks of Massachusetts: bustling Boston Common, Concord, Lexington and the Freedom Trail (awakening memories of Paul Revere and the Boston Tea Party), Old North Church, Plymouth Rock, Bunker Hill, Old Ironsides, the legendary and adventurous Mohawk Trail, picturesque Beacon Hill, Old Sturbridge Village, serene Walden Pond, the State House, the Old Granary Burying Ground, Harvard Square. And the list goes on – one page of history after another – reflecting our humble beginnings and our proudest moments.

Autumn brings with it a peaceful setting and an inspiring display of color. The magnificent Berkshire Hills, once alive with chairlifts and skiers, now rest serenely amidst quiet valleys and wooded lakeside campsites – much to the delight of the hunter. The state's thousands of acres of parks and picnic areas lure nature lovers and rugged woodsmen in all parts of the Commonwealth. Throughout the state, travelers are treated to a festival of foliage and an abundant harvest of field and orchard. Quaint country fairs and the roar of crowds of sporting events mark a pleasant contrast in activities.

And the crisp autumn air serves as an invitation to explore the state's numerous museums and galleries. Libraries and museums span the ages as well as a variety of tastes. Some 150 major libraries and 175 museums and designated historic sites are scattered throughout Massachusetts. And many of these cultural attractions are conveniently located in and around the Boston area.

Massachusetts is indeed a four season festival – each season with its own distinct flavor. (Which may account for the superb restaurants and dining areas that Massachusetts is so famous for.) There is, indeed, something for everybody in Massachusetts – for the young, the old, the participant, the spectator. And with an area that stretches only 100 miles north to south, and 200 miles east to west, no attraction is more than an hour or two away by automobile.

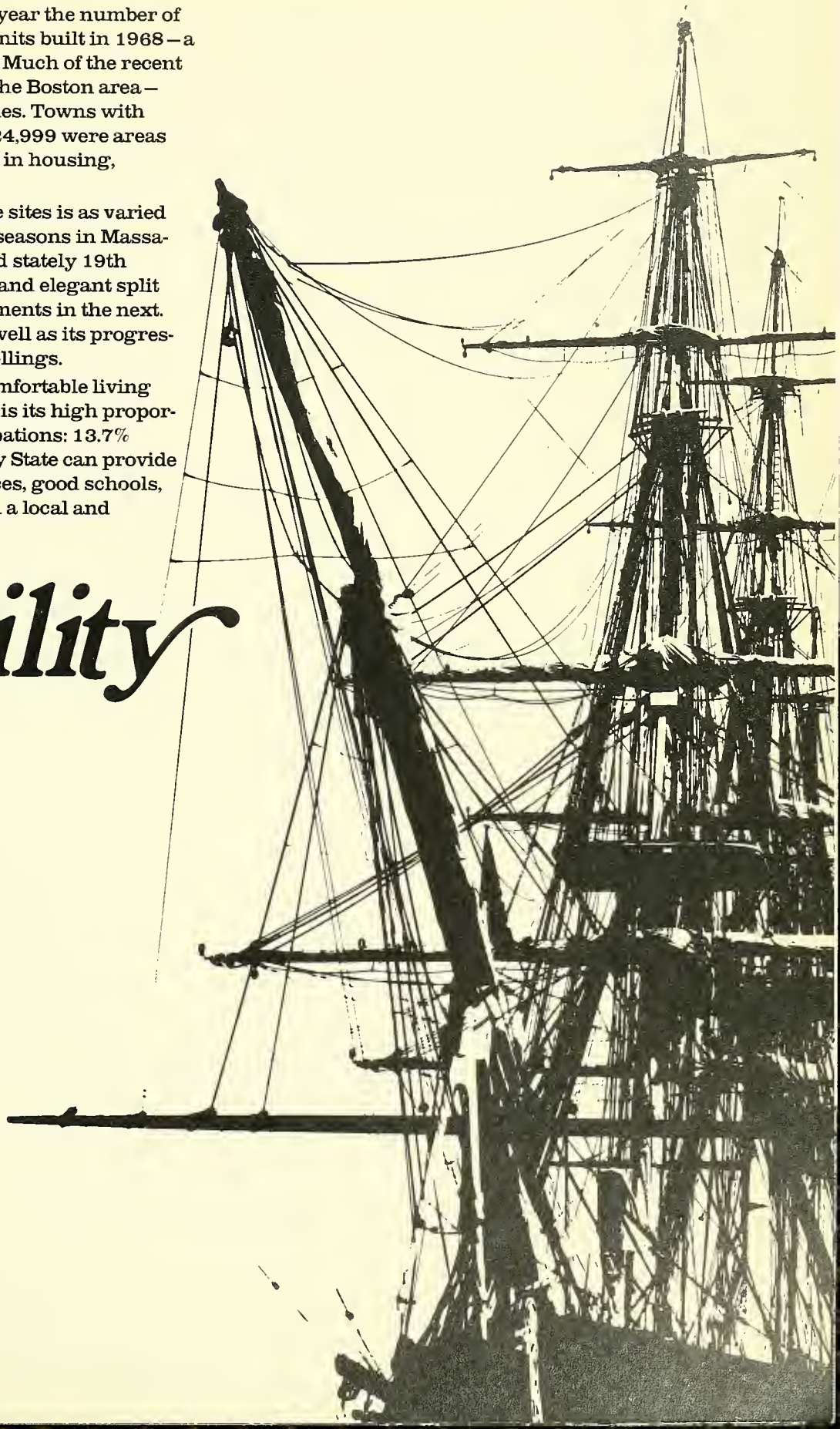
And there are practical aspects to recommend the living environments in Massachusetts, too.

Housing in Massachusetts has kept pace with the growing population and the flourishing economic activity in the state. Between 1958 and 1968, approximately 308,851 units of family accommodations were built in Massachusetts. Each year the number of new units increases, with 35,836 units built in 1968—a 17% increase over the 1967 figure. Much of the recent building has been done outside of the Boston area—in nearby surrounding communities. Towns with populations of between 2,500 and 24,999 were areas that witnessed the heaviest growth in housing, according to 1966 trends.

The variety of architecture in home sites is as varied and tastefully arranged as are the seasons in Massachusetts. It is not uncommon to find stately 19th Century homes in one community and elegant split levels and modern high-rise apartments in the next. Massachusetts' proud heritage as well as its progressive attitude are reflected in its dwellings.

A major factor contributing to a comfortable living status for Massachusetts residents is its high proportion of people in professional occupations: 13.7% (2nd in the U.S.). The result: the Bay State can provide excellent medical and health services, good schools, and adequate religious facilities on a local and statewide level.

Livability



ADDENDUM

The foregoing represents an accurate account of the present status of Massachusetts as an industrial state. Additional information pertaining to any other aspect of the State is available on request.

In addition, the Massachusetts Department of Commerce, through its Division of Economic Development, stands ready to assist in-state industries and prospective firms in their developmental efforts. To implement any such plans, Massachusetts maintains a highly professional field force, providing close liaison between industry and the municipalities and public and private development agencies throughout the Commonwealth.

A number of informative brochures are published by the Division. These brochures deal with a variety of subject matter, ranging from available building sites and business space, to oceanography.

Sources of Industrial Financing In Massachusetts

Industrial development financing is available in Massachusetts through a combination of public, quasi-public and private sources.

A. **Public Sources**

1. The Industrial Revenue Bond Act (Chapter 772 of the Acts of 1967) became effective December 6, 1967. The general purpose of the act is to provide financing for industrial development projects that would alleviate unemployment or the threat thereof, secure against future unemployment and lack of business opportunity, attract new industry or substantially expand existing industry. Under this program, any municipality or a combination of two or more municipalities, acting jointly, may create an Industrial Development Financial Authority. Such an authority may issue revenue bonds to finance the acquisition or construction of new industrial development projects including land, building, machinery and equipment, or the expansion of existing facilities.

   Contact: Massachusetts Department of Commerce and Development, State Office Building, 100 Cambridge Street, Boston, Massachusetts — Phone: (617) 727-3208.

2. Small Business Administration (SBA), an agency of the Federal Government, makes a wide variety of loans, with maturities ranging up to ten years, to small businesses that are unable to obtain adequate financing from banks. A small business is defined as one that is "independently owned and operated and not dominant in its field."

   SBA loans are secured by fixed and other assets and carry varying interest rates depending on the type of program. Several other types of loans are also available.

   Contact: Small Business Administration, John F. Kennedy Federal Bldg., Boston, Massachusetts — Phone: (617) 223-3201.

3. The Economic Development Administration (EDA) established under the Public Works and Economic Development Act of 1965 (Public Law 89-136) provides long-term, low interest loans of not more than 65% of the cost of land, buildings, machinery and equipment to industrial and commercial enterprises seeking to establish or expand operations in areas designated by EDA as eligible to receive financial assistance. The present interest rate is 5¾% and said rate is determined by the Cost of Government borrowing. EDA requires that at least 15% of the total eligible cost shall be supplied as equity capital or as a subordinated loan with at least ⅓ of the 15% to be supplied by a state, area or community organization. Applicants are encouraged to borrow as much as possible from private lending institutions, which loans shall be repaid before any federal or local loans. EDA may also guarantee loans for working capital not to exceed 90% of the unpaid balance of funds made available by the lender to the EDA borrower.

   Contact: Massachusetts Department of Commerce and Development, State Office Building, 100 Cambridge Street, Boston, Massachusetts — Phone: (617) 727-3214.

B. **Quasi-Public Sources**

1. Massachusetts Business Development Corporation (MBDC), while privately managed and financed, is operated for a public purpose — the development and strengthening of business and industry in the Commonwealth. MBDC provides supplementary financing to concerns which are unable to obtain all the funds that they need from conventional private lenders. Free from many of the restrictions that affect bank lending, MBDC can and does take junior security positions on real estate, leases, equipment and other assets, and may make loans having maturities ranging up to any period of time that is prudent and necessary. Its loan rates vary, based on its present cost of money, but are reasonable. The company is flexible in its approach, and is able to provide a wide variety of financing arrangements to meet the needs of borrowers.

   Contact: Massachusetts Business Development Corporation, 45 Milk Street, Boston, Massachusetts, Phone: (617) 482-0540.

2. Local Industrial Development Corporations and Foundations, have been established in a number of cities and towns for the purpose of providing, on reasonable terms, financial assistance to industries desirous of expanding and/or relocating their operations. These organizations, in most cases non-profit in nature, are also privately managed and financed and operated for the public benefit. Capital is primarily raised through local subscription and is used to promote, stimulate, develop and advance the business prosperity and economic welfare of the community.

   Contact: Massachusetts Department of Commerce and Development, State Office Building, 100 Cambridge Street, Boston, Massachusetts — Phone: (617) 727-3206.

C. **Private Sources**

1. Numerous commercial banks, savings banks and insurance companies make a wide variety of loans, both secured and unsecured, ranging in size up to very substantial amounts.

Planning

Much of the success and growth of modern commercial enterprise rests largely on systematic advance planning. The function of planning, however, is not limited to successful private corporations. Massachusetts has played an increasingly important role in such planning. To date, 298 local governments in Massachusetts have established planning boards, an indication of the progressive attitude of the State's citizens toward the future of their communities.

These local planning boards serve 85% of the Commonwealth's 351 cities and towns and approximately 98% of its population. Since 1957, with federal assistance, 200 communities have employed professional planners to formulate comprehensive master plans to guide their growth.

Also noteworthy is the existence of nine regional planning agencies, many of which are now making transportation studies and regional comprehensive plans in cooperation with state and federal agencies.

To the firm contemplating a manufacturing plant or research complex, the state's network of local, regional and state planning agencies can provide essential background information and assistance for sound development.

A long-range public plan for both local and area development can be of incalculable assistance to the industrialist by providing technical data on such diversified matters as population, land use, water supply, sewage disposal, commuting patterns and circulation.

This precise knowledge of the State's present and future environment can contribute much to the overall success of an industrial facility — a primary objective of these planning agencies.

Monographs

Monographs are available for each of the three hundred and fifty-one cities and towns in the COMMONWEALTH and the ten major metropolitan areas and fourteen counties.

These profiles present up-to-date statistical factual data on population, housing, economic base, employment and payrolls, municipal finance, public education, transportation planning, industrial development and utilities for each municipality or region.

Sample copies of the monographs are available upon request.

SOURCES

The facts contained herein were obtained from a number of sources including:

United States Census Bureau 1969 Est
- Population—Manufacturers—Plants and Payrolls—Retail Trade

United States Treasury Dept.
- Income—Deposits

United States Department of Commerce
- Series P 25
- Survey of Current Business Aug. 1967
- Compendium of State Govt. Finances 1966

United States Department of Labor
- Bureau of Labor Statistics
- Employment and Earnings
- Bulletin 1611

Massachusetts Department of Public Utilities

Massachusetts Division of Employment Security

Massachusetts Department of Corporations and Taxation

Massachusetts Department of Commerce
- Bureau Research & Statistics

Massachusetts Aeronautical Commission

Facts by N.E. Board of Higher Education

Education Directory Part 3 U.S. Dept. of H.E.W.

MASSACHUSETTS

Department of Commerce and Development

Francis W. Sargent, Governor
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